Case 1:17-bk-12029 Doc 12 Filed 02/05/18 Entered 02/06/18 00:30:03 Desc Initial Notice FMC Page 1 of 1 UNITED STATES BANKRUPTCY COURT

DISTRICT OF RHODE ISLAND

In Re: James Ryan McNelis BK No. 1:17-bk-12029

Debtor(s) Chapter 7

INITIAL NOTICE OF REQUIREMENT TO FILE A STATEMENT OF COMPLETION OF COURSE IN PERSONAL FINANCIAL MANAGEMENT

NOTICE IS HEREBY GIVEN that, subject to limited exceptions, a debtor must complete an instructional course in personal financial managaement in order to receive a discharge under Chapter 7 (11 U.S.C. § 727), Chapter 11 (11 U.S.C. § 1141(d)(3)) and Chapter 13 (11 U.S.C. § 1328(g)). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a certificate of completion of instructional course concerning personal financial management as described in 11 U.S.C. § 111.

To comply with this requirement the debtor(s) must complete the financial management course AFTER the filing of the petition.

CHAPTER 7: Individual Chapter 7 debtor(s), and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file the certification within 60 days after the date first set for the § 341 Meeting of Creditors. In converted cases, the certification must be filed no later than 60 days after the date first set for the Chapter 7 \ 341 Meeting of Creditors.

Chapter 11 and 13: Individual Chapter 11 or 13 debtors and/or debtors attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a Motion for Entry of a Discharge under § 1141(d)(5)(B) or § 1328(b) of the Code.

Failure to file the certification will result in the case being closed without an entry of discharge upon full administration of the case. If the debtor(s) subsequently file(s) a Motion to Reopen the case to allow for the filing of the certification, the debtor(s) must pay the full reopening fee due for filing the motion.

> /s/ Susan M. Thurston Clerk, U.S. Bankruptcy Court

Date: 2/6/18

Entered on Docket: 2/6/18 Document Number: 12

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